DETAILED ACTION

Acknowledgments

1.   Applicant's amendment filed on November 30, 2009 is acknowledged.

Accordingly claims 1-9, 14-17 and 18-19 remain pending and have been examined.

Response to Arguments

2.   Applicant's arguments filed November 30, 2009 have been fully considered but

they are not persuasive with respect to claims 1-9, 14-17 and 18-19.

3.   With respect to the rejection of **claims 1, 14 and 17** under 35 U.S.C. 112,

second paragraph, as being indefinite for failing to particularly point out and distinctly

claim the subject matter which applicant regards as the invention, Applicant argues that

the amended claims 1, 14 and 17 including the features where "mapped data ... is

accurate but less precise than the real data" and therefore definite.

In response, Examiner respectfully disagrees and submits that the claim phrase

where mapped data that is accurate but less precise than the real data" is a relative

phrase. What is less precise to one may not be less precise to another. Accordingly the

phrase is indefinite. And the rejection under 35 U.S.C. 112, second paragraph, as being

indefinite is proper and may not be withdrawn.

4.   With respect to the rejection of **claims 1, 2 and 14-16**, under 35 U.S.C 102(b),

Applicant argues that Chen does not disclose the amended independent claim 1.

Specifically and with respect to claims 1 and 14, that Chen does not disclose "real data

is selectively generalized and converted into mapped data that is accurate but less

precise than the real data where the amount of precision is determined in response to the assessment of trust."

In response, Examiner respectfully disagrees and submits that Chen does disclose and describe equivalent concept. For example, in Chen, and with respect to the claim limitation above the consumer obtains temporary identity (a pseudonymous identity) from the Broker which is used by the consumer to make a purchase from the vendor by using the temporary identity (see col. 1, lines 42-68). The vendor forwards the temporary identity to the Broker, the Broker matching the temporary identity to a current list of temporary identities and obtaining the true customer identity (real data is selectively generalized and converted into mapped data that is accurate but less precise than the real data) (col. 1, lines 42-68). Chen further teach withholding the true identity of the consumer, the sensitive financial data of the consumer and only the information necessary to carry out the transaction is shared with the vendor. Thus Chen does disclose equivalence of "real data is selectively generalized and converted into mapped data that is accurate but less precise than the real data because in Chen the true identity of the consumer and the sensitive financial information of the consumer (generalized data) are mapped to only limited amount of data that is accurate but less than the real data necessary to carry out the transaction.

5.   With respect to **claims 2, 15 and 16**, Applicant argues that these dependent claims are patentably distinguishable from the references of record either by virtue of their dependency from their respective independent claims or by the individually recited features.

In response Examiner respectfully disagrees and submits that claims 2, 15 and 16 are neither patentably distinguishable from the prior art by virtue of their dependency from their respective independent claims nor by their individually recited features. Accordingly claims 1, 2 and 14-16 are not patentable over the references of record.

6.   With respect to **claims 3-9 and 18-19**, Applicant argues that non of the secondary references Murray, Camnisch, and LaSalle Publications teach or make obvious the amended features to independent claim 1. That because the amended features are not shown in Chen Patent and the Murray, Camnisch, and LaSalle Publications, the amended features cannot be found in the proposed combination of these references.

In response, Examiner respectfully submits that Murray, Camnisch, and LaSalle Publications are not introduced for the purposes of this limitation. Besides Chen does teach or disclose the equivalence of "real data is selectively generalized and converted into mapped data that is accurate but less precise than the real data because in Chen the true identity of the consumer and the sensitive financial information of the consumer (generalized data) are mapped to only limited amount of data that is accurate but less than the real data necessary to carry out the transaction as shown in the rejection.

7.   With respect to **claim 17**, Applicant argues that the Labelle Patent does not teach the features of "providing real data about the first entity to a group of the prospective second parties where data is selectively generalized for each prospective second party in said group of prospective second parties and converted into mapped data that is accurate but less precise than the data where an amount of precision is

determined in response to the assessment of trust associated with each data processor

operating on behalf each of said group of second parties" as set forth in claim 17.

In response, Examiner respectfully submits that Labelle Patent was not

introduced for the purposes of this limitation. But besides this limitation is analogous to

the amendments in claims 1 and 14, Chen does teach or disclose the equivalence of

the recitation "providing real data about the first entity to a group of the prospective

second parties where data is selectively generalized for each prospective second party

in said group of prospective second parties and converted into mapped data that is

accurate but less precise than the data where an amount of precision is determined in

response to the assessment of trust" as shown in the rejection.

Claim Rejections - 35 USC § 112

8.   The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and distinctly
> claiming the subject matter which the applicant regards as his invention.

9.   **Claims 1, 14 and 17**, are rejected under 35 U.S.C. 112, second paragraph, as

being indefinite for failing to particularly point out and distinctly claim the subject matter

which applicant regards as the invention. Specifically it would be unclear to one of

ordinary skill in the art to understand the technical meaning of what Applicant meant by

"real data is selectively generalized and converted into mapped data that is accurate but

less precise than the real data " The phrase accurate but less precise than the real data

is a relative phrase. What is less precise to one may not be less precise to another.

According to the phrase is indefinite.

Claims 2-9, and 15-19 are also rejected by virtue of their dependency on claims 1

and 14.

Claim Rejections - 35 USC § 103

10.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

11.   **Claims 1, 2 and 14-16**, are rejected under 35 U.S.C. 103(a) as being

unpatentable over Chen et al, US Patent 7096204 (hereinafter "Chen").

12.   Regarding **claims 1, and 14**, Chen specifically discloses a method of conducting

a transaction between a first entity and a second entity where as part of the transaction

the second entity or an examination agent operating on behalf of the second entity

requires information to assess a level of risk associated with transacting with the first

entity, the method comprising:

        a) a first data processor (vendor computer fig. 8) acting on behalf of the first

entity requesting a second data processor (Broker or gateway computer) acting on

behalf of the second entity to provide trust data about a trust level of the second data

processor (abstract, figure 6, column 1 lines 42-68, claim 1)

        b) the first data processor (trusted computing platform [see abstract, column 1

lines 42-58]) acting on behalf of the first entity analyzing the trust data and determining

an assessment of trust of the second data processor operating on behalf of the second

entity (figure 6, column 1 lines 42-68, col. 9, lines 50-65. claim 1)

c) defining a pseudonymous identity for the first entity (abstract, column 1 lines

42-68, claim 1) and

d) providing real data about the first entity to the second entity where real data is

selectively generalized and converted into mapped data that is accurate but less precise

than the real data where an amount of precision is determined in response to the

assessment of trust (column 1 lines 42-column 2 line 10, column 2 lines 24-3', claim 1,

claim 11).

What Chen does not explicitly use is the claim phrase where "real data is

selectively generalized and converted into mapped data that is accurate but less precise

than the real data." Chen however discloses that the true identity of the consumer and

the sensitive financial information of the consumer are mapped to only limited amount of

data that is necessary to carry out the transaction. Accordingly an artisan would readily

recognize that the claimed limitation is equivalent to Chen's disclosure.

13.   With regards to **claim 2**, Chen discloses a method of conducting a transaction, in

which the method further comprises entering into a contract for the transaction based on

the mapped data provided about the first entity such that the identity of the first entity

remains unknown to the second entity (abstract, column 1 line 42-68. claim 1).

14.   With regards to **claim 15,** Chen clearly discloses an apparatus, in which the first

computer executes a policy agent which controls how the real information relating to the

first entity is disclosed. (column 1 line 59 – column 2 line 10, column 2 lines 24-31).

15.   Regarding **claim 16,** Chen discloses an apparatus, in which the first computer

has a trusted platform module which generates a user identity which can be used to

confirm the identity of the first entity. (column 1 lines 42-58, claim 1).

16.   **Claims 3-5, and 7-8,** are rejected under 35 U.S.C. 103(a) as being unpatentable

over Chen as applied to claims 1 and 2 above, and further in view of Maury et al, US

PGPub 2002/004064 (hereinafter referred to as Maury).

17.   Regarding **claim 3**, Chen discloses the method of claim 1, but does not discuss

the additional limitation of the purchase of insurance or the evaluation of user data for

the purposes of pricing an insurance policy. Maury discloses a method for selling

insurance products (abstract) which includes the step of sending user data to an

evaluation server which places the user in a risk tier (abstract, figure 6, paragraph

[0011]), then sending this information to a rating server which provides a policy "quote"

(service price) for the user (figure 6, paragraph [0011]).

It would have been obvious to one of ordinary skill in the art at the time of the

invention to combine the secure transaction process of Chen with the insurance service

provider of Maury to offer a higher level of security to potential customers while ensuring

that the potential customer is in possession of their identifying information.

18.   With regards to **claim 4**, the method of claim 3 as discussed above further

comprising the limitation of being able to correlate the pseudonymous identity with the

first identity for the purposes of claim collection. Maury first discusses a client number

which is given to the user at the time of quote generation and is then stored in a

database alongside the user's personal data (abstract, [0012], claim 1). Additionally

Maury discloses a number generated by the host application which is to be used by the

customer to identify his or herself during calls to customer service representatives (fig 6,

fig 7, [0038], [0040]).

It would have been obvious to one of ordinary skill in the art at the time of

invention to combine Chen with the numbering of Maury, because contacting a

customer service representative is a necessary part of the insurance claim process, and

providing a specific number to customers for reference, not only expedites the customer

service process but provides an additional level of security for customer's personal

information.

19.   Regarding **claim 5**, Chen describes the method of claim 1 and also discusses

the use of a trusted computing platform which can be demonstrated to be reliable, to the

user (fig 1, column 2 lines 10-13). Maury discloses the generation of username and

password for a customer (fig 9, [0010], [0044]) as well as the application module used

for customer numbering system discussed in regards to claims 4 and 12 (fig 6, fig 7,

[0038], [0040]).

It would have been obvious to one of ordinary skill in the art at the time of

invention to combine the two in order to provide a high level of security for customer

personal information while maintaining a strong correlation between the user's identities

for the insurer.

20.   Regarding **claim 7**, Chen discloses the method of claim 1 but does not discuss a

policy agent which interacts with an examination agent in order to negotiate a policy.

Maury discusses an on-line interface which accepts user data and transmits this to a

quotation tool which evaluates the data and helps the customer decide which insurance

products best suit his or her needs (fig 3, [0009], [0011]). It would have been obvious to

one of ordinary skill in the art at the time of invention to combine Chen with the

insurance selection tool of Maury in order to increase the level of transaction security

provided by the system.

21.   With regards to **claim 8**, the method of claim 5 as discussed above further

comprising the steps of authenticating between the policy agent and the examination

agent, for the purposes of correlating user identities. Maury discloses the secure

examination of communications between the web-application and the various servers

(including database and rating server) user for examination ([0034]). The web-

application also assigns an application number to the client for the purposes of

correlating between username and true identity (fig 6, fig 7, [0038], [0040]). It would

have been obvious to one of ordinary skill in the art at the time of the invention to

combine the two in order to improve the security of customer information during the

transaction process.

22.   **Claim 6 and 9** are rejected under 35 U.S.C. 103(a) as being unpatentable over

Chen as applied to claim 1 above, and further in view of Cammisch et al, US PGPub

2002/0103999 (hereinafter to as Cammisch).

23.   Regarding **claim 6,** Chen discloses the method of claim 1, as well as disclosing a

trusted computing platform (column 2 lines 10-12) but does not disclose the further

limitation of an agent which defines how information about the user can be disclosed.

Cammisch discloses a system in which user information is not disclosed except under

certain circumstances ([0008], [0009], [0025]-0028]). It would have been obvious to one

of ordinary skill in the art at the time of invention to combine the invention to offer

greater anonymity to the user while improving system security.

24.   With regards to **claim 9**, Chen discloses the method of claim 1, but does not

discuss the distribution of data based on user's security policy. Cammisch describes a

system in which the user can choose which organization will receive different types of

credentials from him or here ([0009]-[0010]). It would have been obvious to one of

ordinary skill in the art at the time of invention because it would improve the level of user

anonymity and overall information security.

25.   **Claims 18-19**, are rejected under 35 U.S.C. 103(a) as being unpatentable over

Chen U.S. Patent No. 7,096,204 (hereinafter "Chen") in view of Maury et al,

(hereinafter "Maury") US PGPub 2002/004064 and LaSalle et al U.S. Patent Application

Publication No. 2006/0259320 A1 and further in view of Cammisch U.S. Patent

Application Publication No. 2002/0103999.

26.   Regarding **claim 18**, Chen discloses a method of conducting a transaction

between a vendor and a buyer via a third party via a trusted computing platform

(abstract, column 1 lines 42-58). Chen also discusses a data processor performing an

analysis of trust on another entity (figure 6, column 1 lines 42-68, column 9 50-65. claim

1). Maury discloses the steps of an insurer making its conditions for insurance available

to a user both by asking the user to enter personal information and providing insurance

quotes back to the user , to which the user makes this information known by entering

the data([0009]-[0011], [0024]-[0025]). The entered data is then analyzed by the

insurance system to determine what the premium to be paid by the customer will be

(abstract, figs 4, 6, 7, [0010] – [0011]). What is not disclosed by Chen and Maury are

the limitations of making the insurance policy information available to a third party,

validating that a policy has been issued, the policy agent's ability to determine and

selectively adjust amount of information disclosure, and examining the trustworthiness

of the third party. LaSalle describes the method in which the trustworthiness of a third

party is established (see figs. 9-11). Camnisch discloses a method of anonymous

credential verification. Using this method, Cammisch describes a scenario involving sale

of insurance through the third party system, in which the insurance company requires

verification of a driver's license certificate as a condition for obtaining insurance ([0024]-

[0028]. Once the customer has purchased insurance, validation of this fact is done by a

show of a credential by the customer to the potential vendor ([0026]-[0027]). Purchase

of credentials is made by the customer through the third party, which negotiates the

transmission of public/private keys between the two, informing the customer of what

information (credentials) the organization needs for verification and informs the

organization that the customer has met requirements and a new credential should be

issued to them ([0016]-[0018]). User information is not disclosed by the system except

under certain circumstances ([0008], [0009], [0025]-[0028]).

It would have been obvious to one of ordinary skill in the art at the time of the

invention to combine the third party transaction method of Chen, with the insurance

purchasing method of Maury, the selective provisioning of user data of LaSalle and the

secure third party verification system of Cammisch in order to increase information

integrity for the customer, as well as reducing risk of fraud for the insurance company

which in turn will reduce costs.

27.   As per **claim 19,** Chen failed to explicitly disclose the method wherein the insurer

and customer are each acting on behalf of themselves.

Muary discloses the method wherein the insurer and customer are each acting

on behalf of themselves (([0009]-[0011], [0024]-[0025])).

It would have been obvious to one of ordinary skill in the art at the time of the

invention to combine the method of Chen, with the insurance purchasing method of

Maury, wherein the insurer and customer are each acting on behalf of themselves in

order to increase information integrity for the customer, as well as reducing risk of fraud

for the insurance company which in turn will reduce costs.

28.   **Claim 17**, is rejected under 35 U.S.C. 103(a) as being unpatentable over Chen

as applied to claims 1 above, and further in view of Labelle et al (hereinafter "Labelle")

U.S. Patent No. 7,240,017 B2.

29.   As per **claim 17,** Chen further discloses the method of conducting a transaction

between a first entity and a second entity wherein the second entity comprises a

selected one of a plurality of prospective second parties and wherein the first data

processor acting on behalf of the first entity requests one or more data processors

acting on behalf of each of the prospective second party to provide data about itself

(abstract, figure 6, column 1 lines 42-68, claim 1);

b) the first data processor acting on behalf of the first entity analyzing responses

and determining an assessment of trust of the data processor operating on behalf of

each prospective second party (figure 6, column 1 lines 42-68, colum 9 50-65. claim 1);

c) defining a pseudonymous identity for the first entity (abstract, column 1 lines 42-68, claim 1)); and

d) providing data about the first entity to a group of the prospective second parties where data is selectively generalized for each prospective second party in said group of prospective second parties and converted into mapped data that is accurate but less precise than the data where an amount of precision is determined in response to the assessment of trust associated with each data processor operating on behalf each of said group of second parties (column 1 lines 42-column 2 line 10, column 2 lines 24-3', claim 1, claim 11).

30.   What Chen does not explicitly disclose is:

providing data about first entity to a group of prospective second parties

31.   Labelle discloses providing data to a group of prospective second parties (see fig. 1; "insurance companies" fig. 2, which discloses contract with insurance companies 204).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Chen and incorporate the method comprising, providing data about first entity to a group of prospective second parties in view of the teachings of Labelle in order to increase information integrity for the customer, as well as reducing risk of fraud for the insurance company which in turn will reduce costs.

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Conclusion

32.   Applicant's amendment necessitated the new ground(s) of rejection presented in

this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP

§ 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37

CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE

MONTHS from the mailing date of this action. In the event a first reply is filed within

TWO MONTHS of the mailing date of this final action and the advisory action is not

mailed until after the end of the THREE-MONTH shortened statutory period, then the

shortened statutory period will expire on the date the advisory action is mailed, and any

extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

the advisory action. In no event, however, will the statutory period for reply expire later

than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to **Charles C.L. Agwumezie** whose number is **(571) 272-**

6838. The examiner can normally be reached on Monday – Friday 8:00 am – 5:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Calvin Hewitt can be reached on **(571) 272 – 6709**.

Information regarding the status of an application may be obtained from the

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800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Charlie C Agwumezie/
Primary Examiner, Art Unit 3685
January 7, 2010